

Certificate Number: 02645-MA-CC-006997693

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on May 9, 2009, at 10:58 o'clock AM EDT,  
Kelly E Goodhue received from  
A 123 Credit Counselors, Inc,  
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the  
District of Massachusetts, an individual [or group] briefing that complied  
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of  
the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: May 9, 2009 By /s/Yuleisy Hernandez

Name Yuleisy Hernandez

Title Certified Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).